Certificate Number: 05781-PAW-DE-034509004

Bankruptcy Case Number: 18-20654



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 30, 2020, at 1:37 o'clock PM PDT, Belinda Smetana completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 30, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President